

**REMARKS**

Applicant has cancelled Claims 16-21 without prejudice in response to Examiner's restriction requirement. Claims 1-15 and 22-24 are now pending in this application.

In an Office Action dated July 23, 2004, restriction to one of the following inventions was requested under 35 U.S.C. 121:

- Group I: Claims 1-15 and 22-24 drawn to computer-implemented methods for managing risk related to a financial transaction.
- Group II: Claims 16-18 drawn to a computerized system for managing risk associated with a financial account.
- Group III: Claim 19 drawn to a computer executable program code residing on a computer-readable medium.
- Group IV: Claim 20 drawn to a computer data signal embodied in a digital data stream.
- Group V: Claim 21 drawn to a method of interacting with a network access device.

Applicant hereby elects, without traverse, Group I (Claims 1-15 and 22-24, drawn to computer-implemented methods for managing risk related to a financial transaction).

Applicant expressly reserves the right to the non-elected subject matter including the right to file one or more continuation and/or divisional applications to that subject matter, as now embraced in non-elected Claims 16-21.

Response to Restriction Requirement  
U.S. Patent Application No. 10/021,124  
Docket No. 3499-135

CONCLUSION

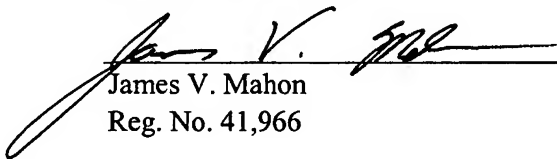
Claims 1-15 and 22-24 are now pending and believed to be in proper form for allowance.

Please charge any fees for this response or credit any overpayments to Deposit Account No. 50-0521.

Date: August 20<sup>th</sup>, 2004

Customer No. 27383  
Clifford Chance US LLP  
31 West 52<sup>nd</sup> Street  
New York, NY 10019-6131  
Telephone: (212) 878-8476

Respectfully submitted,

  
James V. Mahon  
Reg. No. 41,966